PETERS APPRAISAL SERVICES

LOAN# File No. LOT113 TRANSON

NOVEMBER 3, 2005

AMERICAN MORTGAGE LINK 10014 N DALE MABRY HWY STE 101. TAMPA, FL 33818

File Number: LOT113 TRANSON

RE CUSTOMER: STEWART, JANIS

In accordance with your request, I have personally inspected and appraised the real property at:

LOT 113 TRANSON LN ROTONDA WEST, FL 33947

The purpose of this appraisal is to estimate the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the estimated market value of the property as of November 3, 2005

\$370,000 Three Hundred Seventy Thousand Dotars

The attached report contains the description, analysis and supportive data for the conclusions, final estimate of value, descriptive photographs, limiting conditions and appropriate certifications.

BINGERELY,

EDWARD A. PETERS ST. CERT. GEN. REA.

813-845-3675

PETERS APPRAISAL SERVICES

LOAN File No. LOT113 TRANSON

APPRAISAL OF



REAL PROPERTY

LOCATED AT:

LOT 113 TRANSON LN ROTONGA WEST, FL 33947

FOR:

AMERICAN MORTGAGE LINK 10014 N DALE MABRY HWY STE 101. TAMPA, FL. 33618

BORROWER:

STEWART, JANIS

AS OF:

November 3, 2005

BY:

EDWARD A. PETERS \$T. CERT. GEN. REA.

6314 LAKE SUNRISE DR., APOLLO BEACH, FL 33572

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al Description Essor's Parcel N				T 1 BLO	CRA LUIT	13	Isa Y	ter 2004	R.E. Taxes	\$ 194.85		sessments \$ 0.	
rower STEWA					Current Own	WE COLH				Occupant:	Owner	Tenant	X Vacar
verty rights app		X Fee	Simple	Las	sehold	Project i		PUD		lominium (HUD/V)		HOA\$	0.00 AMO
ghborhood or Pr	roject his	me ROTO	VDA V	VEST_			Wa.	p Reference	41-21-31	ions to be paid by		set 305.00	
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Type (Det./Att.)	***	ET	7	Surface	ASPH		4	N <u>HONE</u> NONE		1 ' ' -	VA	Floor	
Design (Style)	=	ANCH		sers & Own	spis. <u>NONE</u> ALUM			S NONE N	OTED	-	UA.	None	
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ROOMS	Foyer	LNIng		Dining	Klitchen	Den	Facility Re	m. Rec.Rm	L Bedro	oms #Baths	Laundry	Other	Area Sq.
Basement							 -		+ 3	2F	1		2.
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Walts	DRYV	VALLINEW			ELECT	Range/Ov	en 🔼	Stairs Tone Curie	H	Patio NO Dack NO	 -	j Garage Atlached	
Trim/Finish		DINEM		Condition		Disposal	· X	Drop Stair Scuttle	×	Porch COV LA	NAI X	K .	
Bath Floor	TILE		<u></u>	COODN Central		Pan/Hood		Flour		Fence NO		Build-in	
Bath Wainscot Doors		D/NEW	·	Other		Microwave		Heated		Pool NO	[Carport	
MAP >	2240			Condition	***************************************	Wesher/D		Finished				Driveway	2
Additional featu	res («no	cial enerny	eMicte										
												,	UBJECT
Condition of the	he impro	vements, de	precia	stion (phys	cal, function	al, and exte	rnal), repa	irs needed, o	puality of c	enstruction remo	daling/addit	ions, etc.: S Fime of the	APPRAIR
													JBJECT IS
SUBJECT IS	CONS	IDERED N	EW C	ONSTRU	CTION. PL	AND AND	PEUPIC	A HUNS PI	WAREL	BY CCI HOME	- ********		
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Immediate vi	cinity o	the subjec	t prop	erty: MA	AE OBOCKY	<u> </u>							
udde blac Fees XI & I						-	PAGE 1	OF 2		······································		Fe	urale tibre Forts 1
						PRODUCES SERV	ACRUSTINA M	134.451.27 www.3 43.27	OFF				

iustion Section		PETI	ers appraisa	L SERVICES		LOAN#	
	70	VIFORM RESI	DENTIAL	APPRAISAL R		File No. LOT113 Y	
	UE,		82,5			h as, source of cost	
ESTIMATED REPROOF	UCTION COST-NEW OF N	MPROVEMENTS:				nd for MUD, VA and F	mHA, the
Despuis 2,0	17 Sq. FL @ \$ 120.0	10 - 1 24	2,040	extimated remains			
8smt 0	Sq. Ft. 49 \$ 0.0		0			THE MARSHALL AND	
	LIANCES, EXTRAS		8,000			THE APPRAISER. N ISOLESCENCE OBSE	
Garage/Carport 454	Sq. Ft. 🕶 \$ 25.0		1,350			F THE TOTAL COST	
Total Estimated Cost N	1 1		9,390 on. L¥o: 60	VALUE THE P	CONSIDERED A	VERAGE FOR THIS I	ARTOF
Less 60 Physical	i Functional Externa		O New Plant	THE COUNTY I	ASDOMEMENT	INCLUDE WELL AND	SEPTIC
Depreciation #0	<u> </u>	• \$	 269.:			APING, AND LOT PRE	
	ngravements		18.6		MENO, DANSON	NI NIO TARRE CO. I. VIII	2
	nprovements BY COST APPROACH		369.				
	SUBJECT	COMPARABLE I		COMPARABLE	WO. 2	COMPARABLE N	0.3
LOT 113 TRANSON		500 BOUNDARY BLV		40 LONG MEADOW		19 MEDALIST RD	
Address ROTONDA		ROTONDA WEST, F		ROTONDA WEST, F		ROTONDA WEST, FL	
Proximity to Subject		D.83 MILES		0.79 MILES		0.49 MILES	
Sales Price	333,000	经发生。但对对股级	365,000	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	383,000	. See Tall 1998 \$	370,000
Prico/Gross Liv. Area	***************************************	\$ 160.72 D		\$ 197,83 (2)			
Data and/or	MSP. COUNTY	INSP. COUNTY REC		INSP. COUNTY REC	ORDS	INSP. COUNTY RECO	DRDS
Verification Sources	RECORDS	ORB 2787-1543		ORB 2693-1090		ORB 2734-762	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	• j-) å Adjunimeter	DESCRIPTION	+()\$ Adjustment	DESCRIPTION	+(-) 1 Ariusmen
Sales or Financing	"我们还在我们的 地域 的	CONV	0		0)	CONV	0
Concessions	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	NONE		NONE		NONE	
Oute of Sale/Time	Marketo District	08/24/2005		05/02/2006		06/22/2005	0
Location	SUBURBAN	SUBURBAN	0			SUBURBAN	0
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE	0			FEE SIMPLE	
Sita	10,000	10000				10000	0
View	RESIDENTIAL	WATER CANAL	0	4-1		RESIDENTIAL	<u> </u>
Design and Appeal	RANCH	RANCH	0			RANCH	0
Quality of Construction	CB8/AVG	CBS/AVG	0			CB8/AVG	0
Age	D Years	4	+4,000		+4,000		+4,000 0
Condition	AVERAGE	AVERAGE	0			AVERAGE	
Above Grade	Total Science Back	Total Beens Bests		Total Dates Bates		Rate Release Barts 2F	٥
Room Count	6: 3: 2F	8 3 4F	0		.4.000	2.046 Sq.Ft.	-400
Gross Living Atea	2,017 Sq.Fl.	2,271 Sq.FL	-3,800		+1,200	NONE	-700
Basement & Finished	NONE	NONE	0		i	NONE	O
Rooms Below Grade	NONE	NONE		NONE		AVERAGE	0
Functional Utility	AVERAGE	AVERAGE	. 0			CHA	0
Heating/Cooking	CHA	CHA		СНА		NONE	0
Energy Ellicions Noms	NONE	NONE	0			\$~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	0
Garage/Carport	2 GARAGE	2 GARAGE	0	· · · · · · · · · · · · · · · · · · ·		3 GARAGE ENCL PORCH	0
Perch, Patio, Deck.	ENCL PORCH	ENCL PORCH	0	ENCL PORCH NONE	. 0	1	ó
Fireplace(s), etc.	NONE	NONE		O		O	0
Fenca, Pool, etc.	0	<u>0</u>	<u> </u>	POOL & JACUZZI	-14,500	<u> </u>	0
POOL	o Er Hallander Fall		200	1 X	9,300		3,600
Net Adi, (total)		Company of the last of the las		Gross: 5.19		THE REAL PROPERTY.	
Adjusted Sales Price	The radio distribution of	AND DESCRIPTION OF THE PARTY.	365 200	Net: 2.4%	373,700	A STATE OF THE STA	373,800
of Comparable	A Carlotta	land i Madella company for the	marthille to the	saighbushand atc b	SALES COMPS	USED ARE THE MOS	TRECENT
COMMONS ON SERS	Comparison (accounty)	RATION IS GIVEN TO	SALES USED.	COST APPROACH O	UTLINED ABOV	E TENDS TO SUPPO	RT THE
MACKET DATA A	PROACH ALLSAL	S LISED ARE CONS	DERED GOOD	INDICATORS OF FAIL	R MARKET VAL	UE FOR SUBJECT	
NEIGHBORHOOD			******				
ACOMOUNIVOL	······································	***					
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		COMPARABLE	NO.1	COMPARABLE	AUT 5	COMPARABLE	NO. 3
IYEM	SUBJECT	COMP AVAILABLE					
IYEM Date, Price and Data				HONE, OVER12 MC		NONE, OVER 12 MC	SHTAK
<u> </u>				NONE, OVER12 MC	NTH8		
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Date, Price and Data Source for prior sales within year of appraisal	OVER 36 MONTHS	NONE, OVER 12 M	DNTHS S Loroperty and ana	MONE, OVER 12 MC COUNTY RECORD THE OF ANY ORDER OF SHEE OF SHE	DNTHS S Diect and comparable	COUNTY RECORDS	s of appressol:
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boom Count	6 3 2F	B 3 3F	0	7: 3: 2F		8: 3: 3	
Gross Laving Area	2,017 Sq.Ft.	2,076 Sq.Ft.	-900	1,050 Sq.Fl.	+1,000		+20
asement & Finished	NONE	NONE	0		0		}
coms Below Grade	NONE	NONE		NONE		NONE	-
unctional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	<u> </u>
leating/Cooling	CHA	CHA		CHA		СНА	<u> </u>
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arage/Carport	2 GARAGE	2 GARAGE		2 GARAGE		2 GARAGE	<u> </u>
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ADDENDUM		_
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le No.: COT113 TRANSON BOTTOWER, STEWART, JANIS Case No.: LOAN# Property Address: LOT 113 TRANSON LN Zip: 33847 State: FL City: ROTONDA WEST Lender: AMERICAN MORTGAGE LINK

Sits Comments
THE APPRAISER WAS NOT FURNISHED A RECENT SURVEY, CONSEQUENTLY NO DETERMINATION OF AN ENCROACHMENT OR
OTHER ADVERSE CONDITIONS CAN BE DETERMINED. WELL AND SEPTIC TANKS ARE TYPICAL FOR THE AREA AND DO NOT
ADVERSELY AFFECT VALUE AND/OR MARKETABILITY. A SURVEY IS RECOMMENDED.

Additional Comments APPRAISAL INFORMATION GATHERING AND REPORTING:

This appraisal report is a Summary Appraisal report which is intended to comply with the requirements established under Standards Rule 2-2(b) of Uniform Standards of Professional Appraisal Practice for a Summary Appraisal report. This report is a summary of the information, rationals and enalysis used in the appraisal process to determine the appraiser's estimate of value. Supporting documentation is retained in the appraiser's file and may not appear in this report.

As part of the appraisel process, the appraiser has completed extensive research with respect to the subject properly and the comparables used. Uniform Standards of Professional Appraiset Practice were followed throughout the entire appraiset process, with no departures from Standard 1.

Subject is considered new construction and will have a higher or lower value than predominent market value which includes all ages of homes in the area. This is considered normal or average for the area and has no effect on marketability being subject's value is within the low and high end range of values as stated in form.

The scope of this appraisal is to enaltyze market conditions as of the effective date of the appraisal and consider all approaches to vake in order to estimate the subject's market vake, as defined for it Highest and Best Use.

INTENDED USE OF APPRAISAL

The intended use of this appraisal report is to determine an estimated market value of the subject property and to act as a tool for snancing and/or decision making by client. This appraisal is intended for the above mentioned client only

This appraisal can be considered to be reliable with respect to the final value estimated. This appraisal should not be considered reliable when individual line items are viewed separately or taken out of the contest of this report.

COMPARABLE SALES ANALYSIS:

in the Comparable Sales Analysis recent comparables sales were selected based on age, size, quality condition and as near physically to the subject's could be found. A search of public records produced no more recent similar sales.

determined by allocation and extraction methods and recent lot sales.

Quality of construction adjustments for the comparables sales were based on apparent marketplace reaction to quality of materials or components, method of application, type of ornamentation, design, finish and evidence of workmanship of the various commonest typical for this class, litting such as calling height, floor coverings, material and workmanship, size and number of appointments and extra features

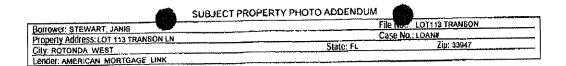
Adjustments applied were derived through paired sales analysis within the subject merketplace. Differences in living areas, bathrooms, and age were adjusted accordingly. Porches, pools and miscellaneous extres were adjusted according to apparent marketplace reaction to azus and quality. Sales comps used are similar developed tots we subject and no location or site edjustment is necessary. Various differences in source footage of lot sizes is not reflected in market values for lot purchases in subject's ares. Average lot sizes vary between 10,000 - 12,000 pq, it with no value difference shown in market lot sales. No adjustment is necessary for average size lot sales.

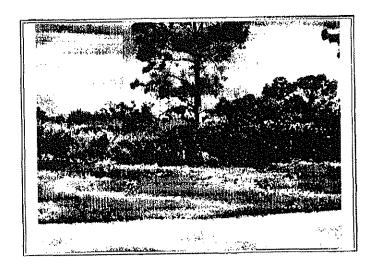
FINAL ESTIMATE OF VALUE:

No personal property has been included in the final estimate of value.

ELECTRONIC SIGNATURE:

This report contains digital signature that are encrypted and password protected for use only by the appraiser signing this report.





FRONT VIEW OF SUBJECT PROPERTY

Appraised Date; November 3, 2005 Appraised Value: \$ 370,000

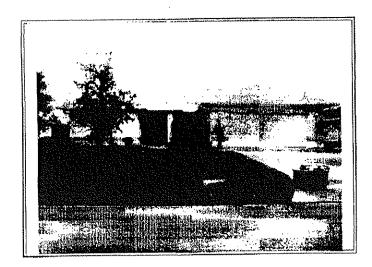


REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDI:NDUM: LOT113 TRANSON Borrower: STEWART, JANIS Case No.: LOAN# Property Address: LOT 113 TRANSON LN State: FL City: ROTONDA WEST Lender: AMERICAN MORTGAGE LINK



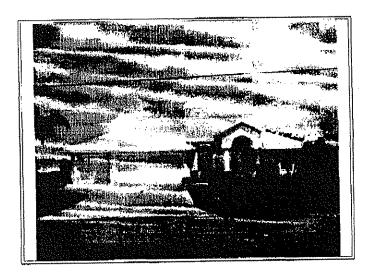
COMPARABLE SALE #1

500 BOUNDARY BLVD ROTONDA WEST, FL Sale Date: 08/24/2005 Sale Price: \$ 366,000



COMPARABLE SALE #2

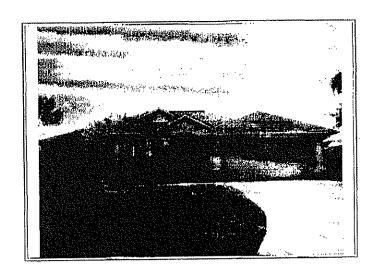
40 LONG MEADOW PL ROTONDA WEST, FL Sale Date: 05/02/2005 Sale Price: \$ 383,000



COMPARABLE SALE #3

19 MEDALIST RD ROTONDA WEST, FL Sale Date: 06/22/2005 Sale Price: \$ 370,000

COMPARABLE PROPEI	RIY PHOTO ADDENDUM
Borrower: STEWART, JANIS	File INS. LOT113 TRANSON
Properly Address: LOT 113 TRANSON LN	Case No.: LOAN#
City: ROTONDA WEST	State: FL Zip: 33947
London AMERICAN MODICAGE LINE	



COMPARABLE SALE #4

14 LONG MEADOW LN ROTONDA WEST, FL Sale Date: 08/21/2005 Sale Price: \$ 345,000



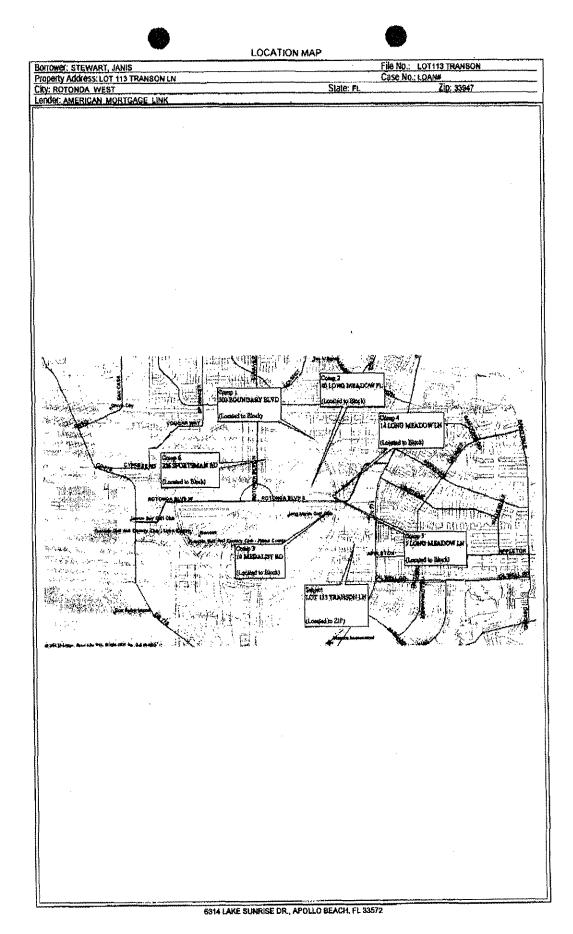
COMPARABLE SALE #5

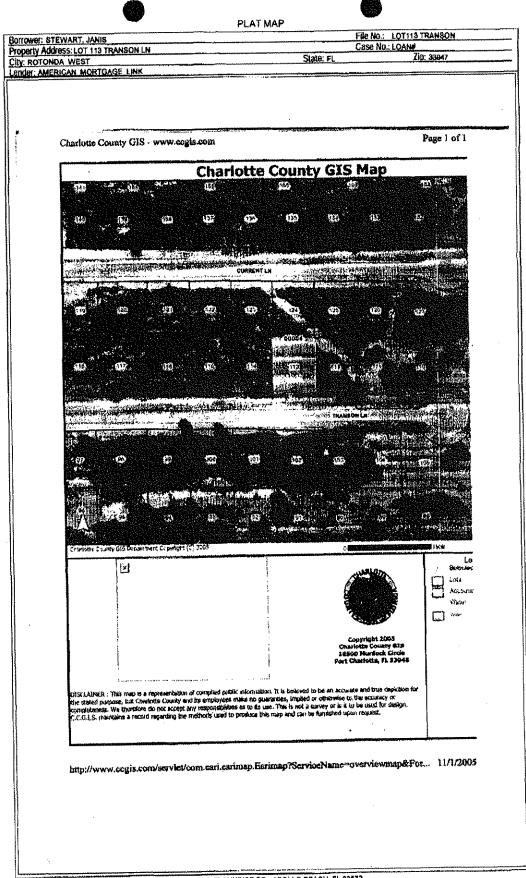
5 LONG MEADOW LN ROTONDA WEST, FL Sale Date: 04/05/2005 Sale Price: \$ 353,000

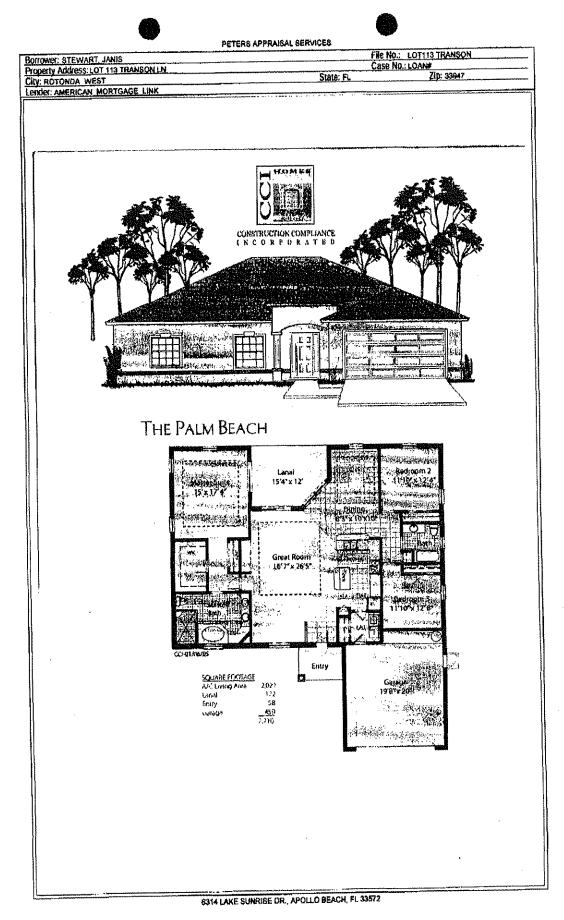


COMPARABLE SALE #6

226 SPORTSMAN RD ROTONDA WEST, FL. Sale Date: 07/21/2005 Sale Price: \$ 369,900





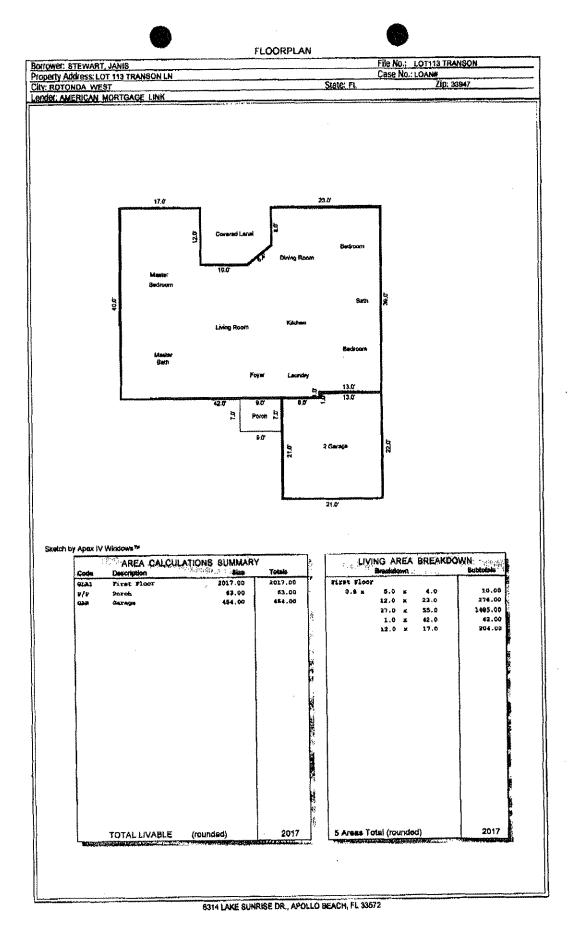








BOTOWER: STEWARY, JANIS	File No.: LOT113 TRANSON
Property Address: LOT 113 TRANSON LN	Case No.: LOANS
CIV: ROTONDA WEST	State: FL Zip: 33947
Lender: AMERICAN MORTGAGE LINK	
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(C)-01/06/05	
SPECIAL FEATURES FOR	Designations of Thromatolity
U.S.	TO CONTROL
THE PALM BEACH	
CONSTRUCTION	ON COMPLIANCE
INCORV	ORATED
4	CABRIETS
OVERALL SPECIFICATIONS	Custom Cabinets
Land Surveys, impact Fees, Engineering,	Solid Surface Counter Tops in Klimben
Lot Cleaning and Fill Dirt	Bathroom Cabinets, with Choloe of Colors
Concrete Driveway One Year Home Owners Warranty	
To a Manual and Manual and Manual at the second at	ELECTRICAL FEATURES
Up to \$,000 sq.ft, of Sod with Landscape Package	200 Amp Electric System
	Safety Ground Foult Receptagles in Batha &
NEW HOME STRUCTURAL FEATURES	Kitchen as Required by Codes
Termite Pre-treated Soil & 6 Mil Visqueen Vapor	Received Can Lighting Per Plans
Berrier	Pre-wired Cable in Bodrooms & Living Room Pre-wired Phone Lines in Kilchen, Master Bedroom &
Concrete & Steel Reinforced Foundation	Fishukkoou • Life-Madd Lifolid Pards as Carryon's unwager company, a
independe Low Maintenance, 9'-4" Ht. Masonry Walls	+ 4 Celling Fans and Lights Per Plans
Steel Reinforced Concrete Window & Door Headers	Front Door Bell with Chime
Structural Roof Sheeting Comentitious finish on All Exterior Wetls	Garage Door Opener with 2 Transmitters
Pre-Cast Concrete Window Sills	Entry Door Light
Pre-Engineered Roof Trusses, 5/12 Roof Pitch	Smoke Detectors Per Building Codes
Humicana Engineered per code (130MPH)	
Concrete Entry and Patio Stab	PLUMBING
Fungus Registant 30 Year Architectural Fibergrass	Single Lever Instant On Shower Tub and Sink Feuceta
Roof Shingles	Emergency Turn Off Valves
Roof Ridge Vent	+ 2 Exterior Weter Supply Valves
White Metal Fencia, White Vertilated Soffil	CPVC Water Lines in Concrete Stab & Water
2x4 18' On Center Interior Wells	- Septic Tonk & Well Water System If Required
Large Wolk-In Closet in Master Bedroom	or Connection to City Water & Sewer - Stainless Steel Double Compartment Kitchen Sink
	Garbage Disposal Garbage Disposal
ENERGY SAVING FEATURES	• ice Maker Lines with Shut Off Volves
Single Control Feurote in Kitchen and Baths	- 100 manay market array
Stainless Steel Double Bowf Kitchen Sink	BATHROOMS
High Efficiency Air Conditioning and Heal	Mirrored Medicine Cabinets in all Baths
insulated 6 Panel Steel Entry Doors & Westher	Hollywood Style Vanity Lighting
3 Strining	Coramic Tub Surrounde
40 Gallon Quick Recovery Hot Water Heater	 Garden Tubs and Marble Counter Tops in Master Bath
Water Conserving Tollate and Shower Heads	· (Per-Plans) Glass Shower Enclosure in Master Bath
• Q.4 Insulation on Exterior Masonry W315	sacrominate Platest IPP
provide R-11 Insulation Between Interior Walls & Garage	INTERIOR FINISHES
Stool 16' x 8' Garage Door	- Garage Walts 2 Coat Painting - Knock Down Calling & Walt Finish
Entry Door 6 Panel Colonial Steel Insulated	• 2-Cost Paint on all Interior Wells.
INTERIOR TRIM, WINDOWS AND DOORS	· Bus Nose Comers on all Interior Walls
MIERON IND. WINDOWS AND COMO	- Satin Finish in the Bath and folichen
Marble Window Sills White Akunshum Framed Windows & Screens	Walk-in Cicaets in Master Bedroom
White Administration Practice Visitoria	Stein-Registant Wall to Wall Curpel
	 Tile Flooring in Entry, Kachen, Laundry and Baths
Colonial, 6 Panel, Mesonile Doors	
II 6	FRIGIOAIRE APPLIANCES
Vinyl Covered Ventilated Classi Shelving	· Smooth-top Range, 21 cu. fl. Refrigerator & Dishwasher
• Mini Blinda	in White Finish
	- Bujit-in Milorowave - Washer & Dryer
	•
ALL FESTURES MAY NOT BE INCLUDED WALL MODELS	EEE YOUR BALES CORSULTANT FOR ANY ADDITIONAL AND ARME
OPTIONS, CCI HOMES RESERVES THE FIGHT TO CHU	LINGE PRICING, MATERIALS AND DESIGN WITHOUT PRICES
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LOAN# File No. LOT113 TRANSON

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the

"Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative linancing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional tender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the Appreciaer's judgment.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The
 appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised
 on the basis of it being under responsible ownership.
- The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- 5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invaid if they are so used.
- 6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraisar is not an expent in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the account.
- 7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such tens that were furnished by other parties.
- 8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
- 9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmaniake manner.
- 10. The appraiser must provide his or her prior written consent before the lendor/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgage or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lendor/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

Farnie Mae Form 1004B 6-93



LOAN# File No. LOT113 TRANSON

APPRAISERS CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have researched the subject market area and have selected a minimum of three recent salos of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property, i have made a negative adjustment to reduce the adjusted sales price of the comparable and. If a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
- 2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
- I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
- 4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
- I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
- 6. I was not required to report a predetermined value or direction in value that layers the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
- 7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an astimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
- 8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketablesy of the subject property.
- 9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report. I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraisar, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

Signature: Name: EDWARD A PETERS Date Signed: 11/03/2005 Date Signed: 11/03/2005 State Certification #: BZ0001788 Or State License #: State: S	Freddie Mac Form 439 6-93	Page 2 of 2	Fannie Mae Form 1004B 6-9
Signature: Name: EDWARD A PETERS Date Signed: 11/03/2005 Date Signed: 5 State Certification #: or State License #: Stake: FL Expiration Date of Certification or License: 11/39/2008 Signature: Name: Date Signed: State Certification #: or State License #: Stake: FL Expiration Date of Certification or License: 11/39/2008	ST. CERT. GEN. REA.		
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Signature:	State: FL		
Signature: Signature: Name: EDWARD A. PETERS Name: Date Signed: 11/13/2005 Date Signed: Date Sig		or State License #:	
Signature: Signature: Name: EDWARD A PETERS Name:		State Certification #:	
Signature: Signature:		Date Signed:	
APPRAISER: SUPERVISORY APPRAISER (only if required)	Signature: SIII	Skynature:	
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		SUPERVISORY API	PRAISER (only If required)
ADDRESS OF PROPERTY APPRAISED: LOT 113 TRANSON LN, ROTONDA WEST, FL 33947	ADDRESS OF PROPERTY APPRAISE	D: LOT 113 TRANSON LN, ROTONDA WEST.	FL 33947
A DESCRIPTION OF THE PROPERTY AND THE PROPERTY OF THE PROPERTY			

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8314 LAKE SUNRISE DR., APOLLO BEACH, FL 33572